

**AMENDMENTS TO THE CLAIMS:**

Please add new claims 65-76, as shown below.

This listing of claims will replace all prior versions and listings of claims in the Application:

**Claim 1 (original):** A bill payment system comprising:

a payee transmitting or transferring to at least one payor a unique bar code comprising data identifying at least said payee and said payor; and

a scanning apparatus configured to scan a printed representation of said bar code, said scanning apparatus being capable, based on information stored in said bar code and a payment made by said payor, of transmitting funds or initiating a funds transfer to said payee in a predetermined amount and transmitting data or initiating a data transfer to said payee regarding said payment.

**Claim 2 (original):** A system as claimed in claim 1, wherein said funds are transmitted or transferred as an electronic funds transfer or via the Automated Clearing House.

**Claim 3 (original):** A system according to claim 1, wherein said apparatus is adapted to print a receipt evidencing said payment.

**Claim 4 (original):** A system as claimed in claim 1, wherein said bar code comprises a plurality of validation levels.

**Claim 5 (original):** A system as claimed in claim 1, wherein said data comprises the date and time said payor makes said payment.

**Claim 6 (original):** A system as claimed in claim 1, wherein said apparatus is integrated into a point-of-sale system.

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**Claim 7 (original):** A system as claimed in claim 1, wherein said apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, bank, and retail store.

**Claim 8 (original):** A system as claimed in claim 1, wherein said payee transmits or transfers said bar code to said payor by at least one method selected from the group consisting of: via facsimile transmission to or from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via removable storage medium.

**Claim 9 (original):** A system as claimed in claim 1, further comprising an automatic caller response system and/or Internet access to said data by said payee and/or said payor.

**Claim 10 (original):** A system as claimed in claim 1, wherein said system is adapted to transmit or initiate transfer of notification to said payee of said payment by said payor via facsimile, email, and/or custom electronic procedure.

**Claim 11 (original):** A system as claimed in claim 1, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to said payee is not dependent on whether payment is made by cash, check, debit card or credit card.

**Claim 12 (original):** A system as claimed in claim 1, wherein said payee further comprises accounting software, wherein said system is adapted to transmit or initiate transfer of said data to said payee via said accounting software.

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**Claim 13 (original):** A bill payment method comprising:  
  
transmitting or transferring to at least one payor a unique bar code comprising data identifying at least said payee and said payor; and  
  
permitting a third party to scan a printed representation of said bar code and, based on the identifying information of said bar code and a payment made by said payor, to transmit funds or initiate a funds transfer to said payee in a predetermined amount and transmit data or initiate a data transfer to said payee regarding said payment.

**Claim 14 (original):** A method as claimed in claim 13, wherein said transmission or transfer of funds is an electronic funds transfer or via the Automated Clearing House.

**Claim 15 (original):** A method as claimed in claim 13, further comprising printing a receipt evidencing said payment.

**Claim 16 (original):** A method as claimed in claim 13, wherein said bar code comprises a plurality of validation levels.

**Claim 17 (original):** A method as claimed in claim 13, wherein said data comprises the date and time said payor makes said payment.

**Claim 18 (original):** A method as claimed in claim 13, wherein said third party scanning and/or transmitting or transferring funds and data is performed via an apparatus integrated into a point-of-sale system.

**Claim 19 (original):** A method as claimed in claim 13, wherein said third party is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, bank, and retail store.

**Claim 20 (original):** A method as claimed in claim 13, wherein said step of transmitting or transferring said bar code to said payor occurs by at least one method selected from the group consisting of: via facsimile transmission to or from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via removable storage medium.

**Claim 21 (original):** A method as claimed in claim 13, further comprising permitting access to said data by said payee and/or said payor via an automatic caller response system and/or the Internet.

**Claim 22 (original):** A method as claimed in claim 13, wherein said system is adapted to transmit or initiate transfer of notification to said payee of said payment by said payor via facsimile, email, and/or custom electronic procedure.

**Claim 23 (original):** A method as claimed in claim 13, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to said payee is not dependent on whether payment is made by cash, check, debit card or credit card.

**Claim 24 (original):** A method as claimed in claim 13, wherein said payee further comprises accounting software, wherein said step of transmitting or transferring said data to said payee occurs via said accounting software.

**Claim 25 (original):** A money transfer system comprising:

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a printed bar code comprising data identifying at least an account number corresponding to an account to which a deposit can be made and a destination payment network corresponding to said account; and

a scanning apparatus configured to scan said bar code, said scanning apparatus being capable, based on information stored in said bar code and a payment made by a payor, of transmitting funds or initiating a funds transfer in a predetermined amount to said account.

**Claim 26 (original):** A money transfer system as claimed in claim 25, wherein said apparatus is further capable of transmitting data or initiating a data transfer to a payee regarding said payment.

**Claim 27 (original):** A money transfer system as claimed in claim 25, wherein said destination payment network comprises a plurality of organizations having a common account numbering scheme.

**Claim 28 (original):** A money transfer system as claimed in claim 27, wherein at least one said organization is identified in said bar code by an American Bankers Association (ABA) number.

**Claim 29 (original):** A money transfer system as claimed in claim 25, wherein said printed bar code is printed on at least one medium selected from the group consisting of: deposit slip, debit card, credit card, bank card, affinity card, smart card, card bearing a magnetic stripe, card bearing at least one name corresponding to said account number, identification card, plastic or paper card, or sheet of paper.

**Claim 30 (original):** A money transfer system as claimed in claim 25, wherein said funds are transmitted or transferred as an electronic funds transfer or via the Automated Clearing House.

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**Claim 31 (original):** A money transfer system as claimed in claim 25, wherein said apparatus is adapted to print a receipt evidencing said payment.

**Claim 32 (original):** A money transfer system as claimed in claim 25, wherein said bar code comprises a plurality of validation levels.

**Claim 33 (original):** A money transfer system as claimed in claim 26, wherein said data comprises the date and time said payor makes said payment.

**Claim 34 (original):** A money transfer system as claimed in claim 25, wherein said apparatus is integrated into a point-of-sale system.

**Claim 35 (original):** A money transfer system as claimed in claim 25, wherein said apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, bank, and retail store.

**Claim 36 (original):** A money transfer system as claimed in claim 25, wherein said payor receives said bar code by at least one method selected from the group consisting of: via facsimile transmission to or from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via removable storage medium.

**Claim 37 (original):** A money transfer system as claimed in claim 26, further comprising an automatic caller response system and/or Internet access to said data by said payee and/or said payor.

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**Claim 38 (original):** A money transfer system as claimed in claim 25, wherein said system is adapted to transmit or initiate transfer of notification to a payee of said payment by said payor via facsimile, email, and/or custom electronic procedure.

**Claim 39 (original):** A money transfer system as claimed in claim 25, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to the account corresponding to said account number is not dependent on whether payment is made by cash, check, debit card or credit card.

**Claim 40 (original):** A money transfer system as claimed in claim 26, further comprising accounting software, wherein said system is adapted to transmit or initiate transfer of said data to said payee via said accounting software.

**Claim 41 (original):** A method of transferring money, said method comprising:  
scanning a printed bar code comprising data identifying at least an account number corresponding to an account to which a deposit can be made and a destination payment network corresponding to said account; and

transmitting funds or initiating a funds transfer, based on information stored in said bar code and a payment made by a payor, in a predetermined amount to said account.

**Claim 42 (original):** A method as claimed in claim 41, further comprising transmitting data or initiating a data transfer to a payee regarding said payment.

**Claim 43 (original):** A method as claimed in claim 41, wherein said destination payment network comprises a plurality of organizations having a common account numbering scheme.

**Claim 44 (original):** A method as claimed in claim 43, wherein at least one said organization is identified in said bar code by an American Bankers Association (ABA) number.

**Claim 45 (original):** A method as claimed in claim 41, wherein said printed bar code is printed on at least one medium selected from the group consisting of: deposit slip, debit card, credit card, bank card, affinity card, smart card, card bearing a magnetic stripe, card bearing at least one name corresponding to said account number, identification card, plastic or paper card, or sheet of paper.

**Claim 46 (original):** A method as claimed in claim 41, wherein said funds are transmitted or transferred as an electronic funds transfer or via the Automated Clearing House.

**Claim 47 (original):** A method as claimed in claim 41, further comprising printing a receipt evidencing said payment.

**Claim 48 (original):** A method as claimed in claim 41, wherein said bar code comprises a plurality of validation levels.

**Claim 49 (original):** A method as claimed in claim 42, wherein said data comprises the date and time said payor makes said payment.

**Claim 50 (original):** A method as claimed in claim 41, wherein said apparatus is integrated into a point-of-sale system.

**Claim 51 (original):** A method as claimed in claim 41, wherein said apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, bank, and retail store.

**Claim 52 (original):** A method as claimed in claim 41, wherein said payor receives said bar code by at least one method selected from the group consisting of: via facsimile transmission to or from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via extended markup language (XML), via



hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via removable storage medium.

**Claim 53 (original):** A method as claimed in claim 42, further comprising providing an automatic caller response system and/or Internet access to said data for use by said payee and/or said payor.

**Claim 54 (original):** A method as claimed in claim 41, further comprising transmitting or initiating transfer of notification to a payee of said payment by said payor via facsimile, email, and/or custom electronic procedure.

**Claim 55 (original):** A method as claimed in claim 41, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to the account corresponding to said account number is not dependent on whether payment is made by cash, check, debit card or credit card.

**Claim 56 (original):** A method as claimed in claim 42, further comprising transmitting or initiating a transfer of said data to said payee via accounting software.

**Claim 57 (original):** A deposit slip comprising:

a printed account number; and

a unique bar code comprising data identifying at least said account number and a destination payment network corresponding to said account number.

**Claim 58 (original):** A deposit slip as claimed in claim 57, wherein said bar code comprises a plurality of validation levels.

**Claim 59 (original):** A printed bar code comprising:

data identifying at least an account number and a destination payment network corresponding to said account number.

**Claim 60 (original):** A printed bar code as claimed in claim 59, wherein said bar code comprises a plurality of validation levels.

**Claim 61 (original):** A method for performing an Internet financial transaction, said method comprising:

transmitting or transferring to a payor a unique bar code comprising data identifying at least a payee and a destination payment network corresponding to said payee.

**Claim 62 (original):** A method as claimed in claim 61, wherein said bar code is transmitted or transferred to said payor by at least one method selected from the group consisting of: via facsimile transmission to or from a computer, via facsimile machine, via email, via file transfer protocol (FTP), via hypertext markup language (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via diskette, and via removable storage medium.

**Claim 63 (original):** A method of providing for payment from a payor to a payee, comprising:

making available to one or more payees a standard format for representing on a printed document data including at least a payee and a destination payment network corresponding to said payee;

providing at one or more locations of one or more third parties one or more scanning apparatus adapted to read data in said standard format;

receiving by electronic transmission data comprising said destination payment network identification, payee identification and payment amount; and

providing information to said destination payment network to effect transmission of funds to an account of said payee in an amount identified by said payment amount and concurrently effecting or initiating transmission of payment information to said payee.

**Claim 64 (original):** A method as claimed in claim 63, wherein said payment information comprises the date and time said payment is made.

**Claim 65 (new):** A computer-implemented payment network comprising:

a computer-implemented payee accounts receivable system; and

a computer-implemented payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on payment data corresponding to the entry into said payment system of a payment from a payor in the form of a physical payment instrument and concomitantly effect or initiate transmission or transfer of at least a portion of said payment data to said computer-implemented payee accounts receivable system, said portion of said payment data including the date and time of the entry of said payment into said payment system;

wherein said payee accounts receivable system is adapted to receive said portion of said payment data and to credit an account corresponding to said payor in the amount of said payment as of said date and time of the entry of said payment into said payment system .

**Claim 66 (new):** A computer-implemented bill payment network comprising:

a computer-implemented payee accounts receivable system; and

a computer-implemented bill payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a biller in a predetermined amount based on payment data corresponding to the entry into said payment system of a payment from a payor made in person via a cashier and concomitantly effect or initiate transmission or transfer of at

least a portion of said payment data to said computer-implemented biller accounts receivable system, said portion of said payment data including the date and time of the entry of said payment into said payment system;

wherein said biller accounts receivable system is adapted to receive said portion of said payment data and to credit an account corresponding to said payor in the amount of said payment as of said date and time of the entry of said payment into said bill payment system .

**Claim 67 (new):** A method of performing a financial transaction in a computer-implemented network comprising, in sequence, the steps of:

receiving payment data including scanned or manually entered information obtained from a payment made by a payor in the form of a physical payment instrument, and further including the date and time said payment is received from said payor;

via said computer-implemented network, effecting or initiating transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said payee, said portion of said payment data including the date and time said payment is received from said payor; and

providing said portion of said payment data to a computer-implemented payee accounts receivable system by means of said computer.

**Claim 68 (new):** A computer-implemented method of bill payment comprising, in sequence, the steps of:

receiving payment data including scanned or manually entered information obtained from a payment made by a payor in person via a cashier, and further including the date and time said payment is received from said payor;

via a computer-implemented network, effecting or initiating transmission or transfer of funds to an account corresponding to a biller in a predetermined amount based on said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller, said portion of said payment data including the date and time said payment is received from said payor; and

providing said portion of said payment data to a computer-implemented biller accounts receivable system by means of said computer.

**Claim 69 (new):** A computer-implemented payment network as claimed in claim 65, wherein said payment system is adapted to effect or initiate said transmission or transfer of said portion of said payment data and said funds on the same calendar or business day or next calendar or business day following the date of the entry of said payment into said payment system, or within 24 hours or less of the date and time of the entry of said payment into said payment system.

**Claim 70 (new):** A computer-implemented bill payment network as claimed in claim 66, wherein said bill payment system is adapted to transmit or initiate said transmission or transfer of said portion of said payment data and said funds on the same calendar or business day or next calendar or business day following the date of the entry of said payment into said bill payment system, or within 24 hours or less of the date and time of the entry of said payment into said bill payment system .

**Claim 71 (new):** A method as claimed in claim 67, wherein said transmission or transfer of said portion of said payment data and said funds is performed on the same calendar or business day or next calendar or business day following the date said payment is received

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from said payor, or within 24 hours or less of the date and time said payment is received from said payor.

**Claim 72 (new):** A method as claimed in claim 68, wherein said transmission or transfer of said portion of said payment data and said funds is performed on the same calendar or business day or next calendar or business day following the date said payment is received from said payor, or within 24 hours or less of the date and time said payment is received from said payor.

**Claim 73 (new):** A computer-implemented payment network as claimed in claim 65, wherein said payment system is adapted to identify the account corresponding to said payee by scanning a bar code comprising information corresponding to said payee.

**Claim 74 (new):** A computer-implemented bill payment network as claimed in claim 66, wherein said bill payment system is adapted to identify the account corresponding to said biller by scanning a bar code comprising information corresponding to said biller.

**Claim 75 (new):** A method as claimed in claim 67, further comprising identifying the account corresponding to said payee by scanning a bar code comprising information corresponding to said payee.

**Claim 76 (new):** A method as claimed in claim 68, further comprising identifying the account corresponding to said biller by scanning a bar code comprising information corresponding to said biller.

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